

Information to identify the case:

Debtor 1	<u>Ray W. Keller</u>	Social Security number or ITIN	xxx-xx-0352
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Lisa M. Keller</u>	Social Security number or ITIN	xxx-xx-4607
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-20528-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ray W. Keller

Lisa M. Keller

1/10/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ray W. Keller
Lisa M. Keller
Debtors

Case No. 17-20528-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Jan 10, 2023

Form ID: 3180W

Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Ray W. Keller, Lisa M. Keller, 154 Union St., Uniontown, PA 15401-4770
14363821	+ Aesthetic Dental, 120 Wayland Smith Drive, Uniontown, PA 15401-2677
14647430	+ Commonwealth of Pennsylvania, Office of Inspector General, 555 Walnut Street, 8th Floor, Harrisburg PA 17101-1928
14363829	+ Commonwealth of Pennsylvania, PO Box 8032, Harrisburg, PA 17105-8032
14363832	+ Dr. Sheba, 150 Wayland Smith Drive, Uniontown, PA 15401-2677
14927666	F.N.B. Properties Company, Inc., c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15205104	F.N.B. Properties Company, Inc., c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14927665	+ F.N.B. Properties Company, Inc., Attn: Christine Lombardo, 3014 East State Street, Hermitage, PA 16148-3307
14363833	+ Fayette EMS, PO Box 862, Connellsville, PA 15425-0862
14637827	Fayette Physician Network, PO Box 1123, Minneapolis, MN 55440-1123
14363834	# Fed Loan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14363839	Fortiva, PO Box 790105, Saint Louis, MO 63179-0105
14363840	+ Grandview Medical Center, Dr. Alan Cappellini, 150 Wayland Smith Drive, Uniontown, PA 15401-2677
14363843	+ JC Penney/Portfolio Recovery, PO Box 12914, Norfolk, VA 23541-0914
14363841	+ Janet Keller, 174 Askarn St., Uniontown, PA 15401-2902
14363844	Justice, PO Box 71106, Charlotte, NC 28272-1106
14363845	+ Linda Shaffer, 174 Askarn St., Uniontown, PA 15401-2902
14363847	+ Mon Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
14363856	+ Pennsylvania Department of Revenue, PO Box 280431, Harrisburg, PA 17128-0431
15344593	+ PennyMac Loan Services, LLC, c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
14363860	Southwest Regional Tax Bureau, 1 Centennial Way, Scottdale, PA 15683-1741
14641121	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14363863	+ Uniontown Hospital, PO Box 644352, Pittsburgh, PA 15264-4352
14363862	+ Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596

TOTAL: 24

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 11 2023 04:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 11 2023 00:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 11 2023 04:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN:

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			BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 11 2023 00:05:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Jan 11 2023 04:54:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14365759	EDI: GMACFS.COM	Jan 11 2023 04:54:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14363822	+ EDI: GMACFS.COM	Jan 11 2023 04:54:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
14363823	+ Email/Text: bncnotifications@pheaa.org	Jan 11 2023 00:04:00	American Education Services, Payment Center, Harrisburg, PA 17130-0001
14363824	EDI: TSYS2	Jan 11 2023 04:54:00	Barclay, PO Box 60517, City of Industry, CA 91716-0517
14363825	+ EDI: TSYS2	Jan 11 2023 04:54:00	Barclay, PO Box 13337, Philadelphia, PA 19101-3337
14631713	+ EDI: RECOVERYCORP.COM	Jan 11 2023 04:54:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14363826	EDI: CAPITALONE.COM	Jan 11 2023 04:54:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14399135	+ EDI: CBS7AVE	Jan 11 2023 04:54:00	Country Door, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14363830	EDI: CBS7AVE	Jan 11 2023 04:54:00	Country Door, 1112 Seventh Avenue, Monroe, WI 53566-1364
14363846	+ EDI: CITICORP.COM	Jan 11 2023 04:54:00	Macy's, PO Box 8113, Mason, OH 45040
14366419	Email/Text: EBNBKNOT@ford.com	Jan 11 2023 00:05:00	Ford Motor Credit Company LLC, P.O. BOX 62180, COLORADO SPRINGS, CO 80962
14407469	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jan 11 2023 00:04:00	FORTIVA, PO BOX 105555, ATLANTA, GA 30348-5555
14363835	EDI: BLUESTEM	Jan 11 2023 04:54:00	Fingerhut, PO Box 166, Newark, NJ 07101-0166
14363838	+ Email/Text: EBNBKNOT@ford.com	Jan 11 2023 00:05:00	Ford Credit, PO Box 220564, Pittsburgh, PA 15257-2564
14363842	+ EDI: RMSC.COM	Jan 11 2023 04:54:00	JC Penney's, PO Box 965009, Orlando, FL 32896-5009
14405293	Email/PDF: resurgentbknotifications@resurgent.com	Jan 11 2023 00:10:08	LVNV Funding, LLC its successors and assigns as, assignee of Santander Consumer USA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14407476	Email/PDF: resurgentbknotifications@resurgent.com	Jan 11 2023 00:09:58	LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14519110	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 11 2023 00:05:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14382078	+ Email/Text: TSIBNCBOX4275@tsico.com	Jan 11 2023 00:05:00	National Collegiate Student Loan Trust 2007-3, Po Box 4275, Norcross, GA 30091-4275
14363853	+ EDI: NAVIENTFKASMSERV.COM	Jan 11 2023 04:54:00	Navient Solutions, 123 Justison Street, 3rd Floor, Wilmington, DE 19801-5363
14643180	EDI: NAVIENTFKASMDOE.COM	Jan 11 2023 04:54:00	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635,

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			Wilkes-Barre, PA 18773-9635
14363854	EDI: WFNNB.COM	Jan 11 2023 04:54:00	New York & Company, PO Box 659728, San Antonio, TX 78265-9728
15398083	EDI: PRA.COM	Jan 11 2023 04:54:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14648373	EDI: PRA.COM	Jan 11 2023 04:54:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14363857	+ Email/PDF: ebnotices@pnmac.com	Jan 11 2023 00:10:06	Penny Mac, PO Box 514387, Los Angeles, CA 90051-4387
14381093	EDI: Q3G.COM	Jan 11 2023 04:54:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
14363859	EDI: CBS7AVE	Jan 11 2023 04:54:00	Seventh Avenue, 1112 Seventh Avenue, Monroe, WI 53566-1364
14396258	+ EDI: CBS7AVE	Jan 11 2023 04:54:00	Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14363861	Email/Text: bankruptcydepartment@tsico.com	Jan 11 2023 00:05:00	Transworld Systems Inc., P.O. Box 15618, Dept.926, Wilmington, DE 19850-5618
14363864	EDI: WFNNB.COM	Jan 11 2023 04:54:00	Victoria Secret, PO Box 659728, San Antonio, TX 78265-9728

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bank Of America, N.A. C/O Pennymac Loan Services,
cr		Bank of America, NA
cr		FORD MOTOR CREDIT CO. LLC
cr		PENNYMAC LOAN SERVICES, LLC AS SERVICER FOR BANK O
cr		PennyMac Loan Services, LLC
14649365		Bank of America, N.A.
cr	*+	Ally Bank, P.O. Box 130424, Roseville, MN 55113-0004
cr	*+	F.N.B. Properties Company, Inc., Attn: Christine Lombardo, 3014 East State Street, Hermitage, PA 16148-3307
14363827	*	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14363828	*	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14363836	*	Fingerhut, PO Box 166, Newark, NJ 07101-0166
14363837	*	Fingerhut, PO Box 166, Newark, NJ 07101-0166
14363848	*+	Mon Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
14363849	*+	Mon Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
14363850	*+	Mon Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
14363851	*+	Mon Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
14363852	*+	Mon Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
14643181	*	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14363831	##+	Dr. Alan Cappellini, 150 Wayland Smith Drive, Uniontown, PA 15401-2677
14363855	##+	Pain Med PC, 115 Center Avenue, Pittsburgh, PA 15215-3016
14363858	##+	Regency Finance, PO Box 2045, Uniontown, PA 15401-1645

TOTAL: 6 Undeliverable, 12 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

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User: auto

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2023 at the address(es) listed below:

Name	Email Address
Abagale E. Steidl	on behalf of Debtor Ray W. Keller asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Abagale E. Steidl	on behalf of Joint Debtor Lisa M. Keller asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Beth L. Slaby	on behalf of Creditor F.N.B. Properties Company Inc. bslaby@grenenbirsic.com, mcupec@grenenbirsic.com
Brian Nicholas	on behalf of Creditor PennyMac Loan Services LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC AS SERVICER FOR BANK OF AMERICA, N.A. bnicholas@kmlawgroup.com
David W. Raphael	on behalf of Creditor F.N.B. Properties Company Inc. raphaeld@fnb-corp.com
Garry Alan Masterson	on behalf of Creditor FORD MOTOR CREDIT CO. LLC pitecf@weltman.com
Jerome B. Blank	on behalf of Creditor Bank of America NA jblank@pincuslaw.com
Maria Miksich	on behalf of Creditor Bank Of America N.A. C/O Pennymac Loan Services, LLC mmiksich@kmlawgroup.com
Marisa Myers Cohen	on behalf of Creditor PennyMac Loan Services LLC ecfmil@mwc-law.com, mcohen@mwc-law.com
Marisa Myers Cohen	on behalf of Creditor Bank Of America N.A. C/O Pennymac Loan Services, LLC ecfmil@mwc-law.com, mcohen@mwc-law.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Thomas Song	on behalf of Creditor Bank Of America N.A. C/O Pennymac Loan Services, LLC pawb@fedphe.com

TOTAL: 14